

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Shannon A Kellenberger  
 Shannon A. Kellenberger  
 Debtors

Case No. 10-22225-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Jul 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2016.

db +Shannon A Kellenberger, MAILING ADDRESS:, PO BOX 23, Bernville, PA 19506-0023  
 db Shannon A. Kellenberger, 219 Main St., Bernville, PA 19506  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 12442354 +Mendelsohn & Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524  
 13521678 NCEP, LLC, by American InfoSource LP as agent, PO Box 248872, Oklahoma City, OK 73124-8872  
 13554118 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jul 30 2016 01:50:35 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jul 30 2016 01:50:10 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 30 2016 01:50:47 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13698884 EDI: PRA.COM Jul 30 2016 01:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 12241018 +EDI: PRA.COM Jul 30 2016 01:28:00 PRA Receivables Management LLC, As Agent Of Portfolio Recovery Assocs, POB 41067, Norfolk VA 23541-1067  
 12295355 +EDI: RESURGENT.COM Jul 30 2016 01:33:00 PYOD LLC its successors and assigns as assignee of, Citibank, NA, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 12297470 +EDI: WFFC.COM Jul 30 2016 01:28:00 Wells Fargo Bank NA, 4137 121st Street, Urbandale IA 50323-2310  
 12174535 EDI: WFFC.COM Jul 30 2016 01:28:00 Wells Fargo Financial Pennsylvania Inc., Bankruptcy Department, 13675 Technology Drive, Bldg. C, 2nd Floor, Eden Prairie, MN 55344-2252

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2016 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor M&T BANK ecfmail@mwc-law.com  
 ANN E. SWARTZ on behalf of Creditor M&T BANK ecfmail@mwc-law.com, ecfmail@mwc-law.com  
 BRENNNA HOPE MENDELSON on behalf of Debtor Shannon A. Kellenberger tobykmendelsohn@comcast.net  
 BRENNNA HOPE MENDELSON on behalf of Debtor Shannon A Kellenberger tobykmendelsohn@comcast.net  
 CELINE P. DERKIKORIAN on behalf of Creditor M&T BANK ecfmail@mwc-law.com  
 FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 KEVIN T MCQUAIL on behalf of Creditor M&T BANK ecfmail@mwc-law.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
 ecf\_frpa@trustee13.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 10

**Information to identify the case:**

Debtor 1 **Shannon A Kellenberger**  
First Name Middle Name Last Name  
Debtor 2 **Shannon A. Kellenberger**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **10-22225-ref**

Social Security number or ITIN **xxx-xx-4123**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-4123**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shannon A Kellenberger

Shannon A. Kellenberger  
fka Shannon A. McMullen

7/29/16

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**